

2003 HOMEOWNER'S PREMIUM COMPARISON
ESSEX COUNTY

COMPANY	HO3	HO4	HO6
AAA MID-ATLANTIC INSURANCE COMPANY OF NEW JERSEY	\$391	\$168	\$126
ACE AMERICAN INS CO (Formerly CIGNA Ins Co)	\$402	\$0	\$0
ALL AMERICA INSURANCE CO (Central Mutual)	\$368	\$161	\$205
ALLSTATE NEW JERSEY INSURANCE CO	\$467	\$120	\$164
AMERICAN FIRE & CAS CO (Ohio Casualty)	\$458	\$0	\$270
AMERICAN HOME ASSURANCE COMPANY (Premier)	\$401	\$0	\$0
AMERICAN HOME ASSURANCE COMPANY (Standard)	\$435	\$85	\$118
ASSOCIATED INDEMNITY CORPORATION (Fireman's Fund)	\$565	\$140	\$204
AMERICAN NATIONAL FIRE (Great American)	\$413	\$201	\$191
AMICA MUTUAL INSURANCE CO ¹	\$573	\$160	\$227
ARMED FORCES INSURANCE EXCHANGE ⁴	\$305	\$0	\$168
ASSURANCE CO OF AMERICA	\$351	\$104	\$144
ATLANTIC EMPLOYERS INS CO (ACE USA, Frmly CIGNA Ins Co)	\$473	\$97	\$135
ATLANTIC MUTUAL INSURANCE CO	\$433	\$137	\$216
BAY STATE INSURANCE CO (Andover)	\$330	\$150	\$211
CAMDEN FIRE INSURANCE ASSOCIATION (OneBeacon Insurance Group)	\$524	\$182	\$210
CENTENNIAL INSURANCE CO (Atlantic Mutual)	\$477	\$139	\$218
CENTRAL MUTUAL INSURANCE COMPANY	\$451	\$161	\$205
CENTRE INSURANCE CO (Pref)	\$408	\$0	\$176
CENTRE INSURANCE CO (Std)	\$574	\$0	\$176
CHUBB INSURANCE CO OF NJ (CHUBB)	\$376	\$119	\$164
CITIZENS INSURANCE CO (Hanover)	\$341	\$0	\$0
CLARENDON NATIONAL INS CO (Newly approved eff.02/01/02)	\$450	\$115	\$321
COMMERCIAL INS CO OF NEWARK, NJ (Encompass Group)	\$356	\$237	\$183
CONTINENTAL INS CO OF NEW JERSEY (Encompass Group)	\$385	\$236	\$201
COUNTRYWAY INSURANCE COMPANY (Formerly Agway Ins Co)	\$432	\$126	\$230
CUMBERLAND MUTUAL FIRE INS CO (Pref)	\$362	\$0	\$0
CUMBERLAND MUTUAL FIRE INS CO (Std)	\$436	\$152	\$321
ELECTRIC INSURANCE COMPANY	\$274	\$97	\$137
EXCELSIOR INSURANCE CO	\$394	\$149	\$188
FARM FAMILY CASUALTY INSURANCE CO ⁴	\$338	\$110	\$214
FARMERS INS CO OF FLEMINGTON ² (Frmly Farmers Mut Fire Assurance Assn of NJ)	\$392	\$158	\$155
FARMERS MUTUAL FIRE INS CO OF SALEM CO (Pref)	\$402	\$0	\$0
FARMERS MUTUAL FIRE INS CO OF SALEM CO (Premier)	\$353	\$0	\$0
FARMERS MUTUAL FIRE INS CO OF SALEM CO (Std)	\$488	\$183	\$325
FEDERAL INSURANCE CO (Chubb)	\$568	\$119	\$164
FIDELITY MOHAWK INS CO (FMI Group - Start writing 2002) (Pref)	\$300	\$0	\$0
FIDELITY MOHAWK INS CO (FMI Group - Start writing 2002) (Std)	\$373	\$126	\$165
FIREMAN'S FUND INDEMNITY CORP (FIREMAN'S FUND)	\$535	\$0	\$0
FIREMAN'S FUND INSURANCE CO (FIREMAN'S FUND)	\$565	\$140	\$204
FIRST TRENTON INDEMNITY CO (Travelers)	\$330	\$119	\$150
FITCHBURG MUTUAL INSURANCE CO	\$532	\$162	\$230
FMI INSURANCE CO (Franklin Mutual) ²	\$300	\$0	\$156
FOUNDERS INSURANCE CO (Pref) (Formerly Pennsylvania Nat'l)	\$348	\$0	\$0
FOUNDERS INSURANCE CO (Std) (Formerly Pennsylvania Nat'l)	\$404	\$154	\$189
FRANKLIN MUTUAL INSURANCE CO ²	\$373	\$126	\$165
GE PROPERTY & CASUALTY INS CO (Formerly Colonial Penn Ins Co)	\$335	\$127	\$176
GERMANTOWN INSURANCE COMPANY	\$354	\$0	\$224
GRAPHIC ARTS MUTUAL INS CO TIER 1 (Utica)	\$526	\$143	\$202
GRAPHIC ARTS MUTUAL INS CO TIER 2 (Utica)	\$415	\$0	\$0
GREAT AMERICAN INSURANCE CO (GREAT AMERICAN)	\$379	\$201	\$191
GREAT NORTHERN INS CO (Chubb)	\$457	\$151	\$210
HANOVER INSURANCE CO	\$506	\$117	\$154
HARLEYSVILLE INS CO OF NJ (Pref) ²	\$386	\$0	\$190
HARLEYSVILLE INS CO OF NJ (Std) ²	\$449	\$175	\$181
HARTFORD CASUALTY INSURANCE CO (HARTFORD)	\$511	\$109	\$136
HARTFORD FIRE INSURANCE CO (HARTFORD)	\$683	\$139	\$176
HARTFORD UNDERWRITERS INSURANCE CO (HARTFORD)	\$439	\$113	\$158
HOMESITE INSURANCE COMPANY	\$484	\$211	\$284
INSURANCE CO OF NO AMERICA (Frmly CIGNA Ins Co)	\$355	\$0	\$0
LIBERTY MUTUAL FIRE INSURANCE CO	\$414	\$115	\$173

2003 HOMEOWNER'S PREMIUM COMPARISON
ESSEX COUNTY

COMPANY	HO3	HO4	HO6
MARYLAND CASUALTY COMPANY	\$391	\$129	\$182
MASSACHUSETTS BAY INS CO (Hanover)	\$387	\$109	\$140
MERCER MUTUAL INSURANCE CO (Pref)	\$314	\$0	\$0
MERCER MUTUAL INSURANCE CO (Std)	\$426	\$146	\$185
MERCHANTS INS CO OF NEW HAMPSHIRE INC (MERCHANTS)	\$379	\$0	\$266
MERCHANTS MUTUAL INSURANCE CO (MERCHANTS)	\$455	\$223	\$269
MERRIMACK MUTUAL FIRE INS CO (Andover)	\$441	\$155	\$216
METROPOLITAN GROUP PROPERTY & CASUALTY	\$544	\$118	\$176
METROPOLITAN PROPERTY CASUALTY INSURANCE COMPANY	\$360	\$153	\$171
NEW JERSEY MANUFACTURERS INS CO ^{1,4}	\$464	\$70	\$111
NEW JERSEY RE-INSURANCE CO (NJM)	\$547	\$80	\$129
OHIO CASUALTY INSURANCE CO (OHIO CASUALTY)	\$609	\$141	\$209
PENN MILLERS MUTUAL INSURANCE CO ³	\$565	\$155	\$221
PAWTUCKET MUTUAL INSURANCE CO	\$509	\$174	\$201
PENN MUTUAL INSURANCE CO (Pref)	\$352	\$0	\$177
PENN MUTUAL INSURANCE CO (Std)	\$390	\$124	\$196
PENNSYLVANIA GENERAL INSURANCE CO (OneBeacon Ins Group)	\$463	\$174	\$191
PHILADELPHIA CONTRIBUTIONSHIP INSURANCE CO	\$548	\$177	\$255
PREFERRED MUTUAL INS CO	\$403	\$146	\$208
PRESERVER INS CO (Motor Club of Amer) (Pref)	\$369	\$0	\$122
PRESERVER INS CO (Motor Club of Amer) (Std)	\$546	\$148	\$175
PROFORMANCE INSURANCE COMPANY	\$370	\$0	\$197
PROVIDENCE MUTUAL FIRE INSURANCE CO ¹	\$527	\$160	\$164
PRUDENTIAL PROP AND CAS CO OF NJ	\$438	\$159	\$173
PUBLIC SERVICE MUTUAL INSURANCE CO	\$434	\$118	\$114
QUINCY MUTUAL FIRE INSURANCE CO	\$467	\$136	\$191
RUTGERS CASUALTY INSURANCE CO	\$430	\$115	\$164
SELECTIVE INS CO OF AMERICA (SELECTIVE)	\$401	\$146	\$191
SELECTIVE WAY INSURANCE CO (SELECTIVE)	\$317	\$0	\$190
SENTRY INSURANCE A MUTUAL CO	\$513	\$107	\$169
SOMPO JAPAN INS CO OF AMERICA(Formerly Yasuda Fire&Marine)	\$547	\$94	\$262
SHELBY CASUALTY INSURANCE COMPANY	\$474	\$143	\$201
STATE FARM FIRE AND CASUALTY CO	\$545	\$101	\$156
TIG INSURANCE COMPANY	\$490	\$118	\$152
TOKIO MARINE AND FIRE INSURANCE CO	\$455	\$153	\$456
TWIN CITY FIRE INS CO (Hartford)	\$511	\$109	\$136
USAA CASUALTY INSURANCE CO (USAA) ⁴	\$454	\$0	\$144
UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA) ^{1,4}	\$395	\$0	\$117
UTICA MUTUAL INSURANCE COMPANY	\$611	\$167	\$236
VIGILANT INSURANCE CO (Chubb)	\$431	\$119	\$164
WEST AMERICAN INSURANCE CO (Ohio Casualty)	\$235	\$0	\$256
WEIGHTED AVERAGE	\$443	\$114	\$168

NOTES:

¹ Company pays dividends.

² Company provides MORE coverage than profile.

³ Company's deductible is SMALLER than profile.

⁴ Company insures only members of certain groups or professional associations.

\$0 Company does not write this policy form.

Some companies in coastal areas provide higher deductibles.

Rates may differ in groups based on eligibility requirements.

Prices based on data collected as of 12/31/02.